

Written Testimony **IN SUPPORT OF H.B. 6372**, An Act Exempting From Execution Certain Funds In A Judgment Debtor's Account.

Cheryl diane Feuerman, February 7, 2021

I am the Project Manager of Connecticut Legal Services' (CLS) Consumer Law Project for Elders (CLPE). The CLPE provides legal assistance, free of charge, to Connecticut residents aged 60 and older who have consumer problems. We have assisted thousands of seniors since the inception of the CLPE in 2002. Many of the consumer matters we see involve a Connecticut senior struggling with medical or credit card debt, often due to a catastrophic event happening in their life, such as the death of a spouse or loss of a job. This debt can result in a lawsuit brought against the senior by a debt collector and a subsequent bank or property execution.

H.B. 6372 provides for automatic protection of \$1,000 in a bank account. Many seniors who do not have their protected income direct deposited are unaware that some or all of the money in their bank account is protected under state or federal law. They do not claim allowed exemptions because they are confused by the exemption claim process (at times made more confusing by misinformation from the bank involved), they are afraid to attend the court hearing, or they are physically unable to get to court. This results in exempt funds, protected by state and federal law, being taken from their bank account. The consequence can be devastating. One could find it impossible to pay for the necessities of living such as shelter, food or medications. H.B. No. 6372 would make the \$1,000 exemption provided for under 52-352b(r) automatic, removing the need to claim the exemption and insuring that monies protected by law are available without the filing of a claim of exemption or a court hearing. Additionally, the automatic exemption process will benefit banks. If \$1,000 or less is in the judgment debtor's account, the bank need not incur the cost of sending or processing an exemption claim form. It will also benefit the courts as hearings will not be required when a person is claiming an exemption under 52-352b(r).

We urge you to support H.B. 6372.

Thank you for your consideration and the opportunity to submit written testimony.

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